

# Home Repairs and Improvements for Survivors with Disabilities

For eligible homeowners, FEMA can help with additional repairs and improvements if you or a household member has a disability.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to cut red tape and expand eligibility to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how survivors with disabilities can use FEMA funding to make certain accessibility improvements to their homes damaged by a declared disaster.

## What disability-related items can FEMA help with?

FEMA can help homeowners pay for the full cost of these items when needed by a member of your household:

- Exterior ramp.
- Grab bars.
- Paved path of travel to your home from your vehicle.

FEMA can provide money to help with some or all of these items when:

- Your home was damaged by the disaster and your home already had one or more of these items,
- Your home was damaged by the disaster and a member of your household needs one or more of these items, even if it wasn't part of your home before the disaster, or
- A member of your household was disabled by the disaster and needs one or more of these items.

## Who can get help to repair or install disability-related items?

You can get help with home repair from FEMA if:

- You or someone in your home is a U.S. citizen, non-citizen national or a qualified non-citizen,
- FEMA can confirm your identity,
- You own your home, and it is in a declared disaster area,
- You live in your home most of the year,



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- A member of your household has a disability-related need for one or more of the items listed above,
- You don't have insurance that covers the damage to your home from the disaster, and
- A FEMA inspection confirms your home was damaged by the disaster and isn't safe to live in, or a member of your household was disabled by the disaster.

### **Will FEMA cover all my costs?**

Yes. Home Repair Assistance is not limited by a financial maximum award for the items listed above when needed to make your home safe to access for anyone in your household with a disability.

### **My home was damaged and had these items. How can I get help?**

After you apply for disaster assistance, a FEMA inspector will contact you to schedule a time to meet to see the damage to your home. The inspector will record the damage to your accessibility items. If you are eligible, you will receive money for your accessibility items and other repairs. If the money does not fully cover your accessibility-related repairs, you can appeal for the full cost of those repairs.

### **My home was damaged but didn't have these items. How can I get help?**

After you apply for disaster assistance, a FEMA inspector will contact you to schedule a time to meet to see the damage to your home. You should also call FEMA's Helpline at 1-800-621-3362 to request more information on accessibility improvements. You may be eligible for the full cost of your accessibility improvements, if FEMA determines your home is not safe to live in and you send the following information to FEMA:

- Receipts or estimates for accessibility-related items that need to be built or installed, and
- Signed statement from your medical, health care, or rehabilitation professional with their contact information that explains your need for the items.

### **My home wasn't damaged, but the disaster caused someone in my household to have a disability. How can I get help?**

If the disaster causes anyone in your household to have a disability, FEMA can help, even if your home was not damaged in the disaster. You should contact FEMA's Helpline at 1-800-621-3362 to request more information on accessibility improvements. You may be eligible for the full cost of your accessibility improvements, if you send this information to FEMA:

- Receipts or estimates for accessibility-related items that need to be built or installed, and
- Signed statement from your medical, health care, or rehabilitation professional with their contact information that explains your need for the items and that the disaster caused the disability.

### **I don't agree with FEMA's decision. How can I appeal?**

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

## How can I request an accommodation?

If you have a disability or language need that requires an accommodation to interact with FEMA staff or access FEMA programs, contact FEMA's Helpline at 1-800-621-3362. If you use a video relay service (VRS), captioned telephone (CTS), or other service, give FEMA your number for that service.

# How to Appeal a FEMA Decision

Survivors have the right to appeal any FEMA decision or award amount.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to simplify the application process. These changes apply to disasters declared on or after March 22, 2024.

The following information explains the appeals process for FEMA assistance.

## How do I appeal?

You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help, like estimates for repairs, receipts, bills, etc. Each decision letter you receive from FEMA explains types of documents that may help you appeal your FEMA's decision or award amount for that type of assistance.



Supporting documents may include:

- Receipts,
- Bills,
- Repair estimates,
- Property titles or deeds, or
- Any other information that may support the reasons for the appeal.

## Do I have to send any other documents?

No, you don't have to send anything else with your documents. But you can send additional information to help explain why you are appealing. Sending additional information isn't required, but it can help FEMA consider your appeal. If you want to send additional information, you can:

- Send a signed and completed Appeal Request Form. A copy of this form is included in your FEMA decision letter.
- Send a signed, written appeal letter.

Appeals must be submitted within 60 days of the date on the FEMA decision letter.

## What should I include on documents I send to FEMA?

All documents you send to FEMA as part of your appeal should include your:



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- Full name,
- Current phone number and address,
- Disaster Number and FEMA Application Number written on all pages, and
- Address of the disaster-damaged home.

Receipts, bills, and estimates must include the business name and contact information to help FEMA confirm the information.

### **Can someone appeal for me?**

Yes. If you send a written explanation for the appeal that is written by someone other than you, it must include their signature. FEMA will need your written permission to share information about your application. You can do this by completing an Authorization for the Release of Information Under the Privacy Act form and sending it to FEMA.

### **How can I send documents?**

You can send appeals or supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

# Continued Temporary Housing Assistance

FEMA can help eligible survivors who are still unable to live in their home and need to extend their stay in FEMA-supported temporary housing. FEMA will work closely with survivors to understand their temporary housing needs and connect them with additional resources to help them more fully recover.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to simplify the documentation requirements in the application process. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how to apply for Continued Temporary Housing Assistance.

## What is Continued Temporary Housing Assistance?

Continued Temporary Housing Assistance is money to help pay for rent and utilities if you used your Rental Assistance, still cannot live in your home because of the disaster, and need more help paying for a place to stay.

## Who can get Continued Temporary Housing Assistance?

You may get Continued Temporary Housing Assistance if you:

- Were awarded Rental Assistance and can show you used this money to pay for temporary housing,
- Can't return to your home because it is not safe to live in or is no longer available to you,
- Can't afford to pay for temporary housing and aren't receiving help from other housing programs or voluntary agencies, and
- Establish a Permanent Housing Plan and continue to show you are working toward meeting your goal.



## What is a Permanent Housing Plan?

A Permanent Housing Plan is your plan to return to your home or find a new home you can afford. When you apply for Continued Temporary Housing Assistance, you will be asked to select the Permanent Housing Plan listed on the application that best describes your situation. Later, if you are still getting help from FEMA to pay for temporary housing, FEMA will ask if you're making progress toward your plan. You will need to send documents that show your progress.

If you have challenges in securing permanent housing, FEMA can help and will identify other partners and voluntary agencies who may also be able to help you.



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## How much can I get for Continued Temporary Housing Assistance?

The amount of money you can get for Continued Temporary Housing Assistance is based on three months of your actual monthly costs for rent and utilities or the Fair Market Rent established by the U.S. Department of Housing and Urban Development for where you are living, whichever is less. If you still need help after three months, you can apply for more.

## How long can I receive Continued Temporary Housing Assistance?

If you continue to meet all eligibility criteria and send the necessary documents to FEMA, you can get help to pay for temporary housing for up to 18 months from the date the disaster was declared.

## I am applying for Continued Temporary Housing Assistance for the first time. What do I need to send?

You may request assistance by completing the Application for Continued Temporary Housing form and returning the form to FEMA along with the following supporting documents:

- A copy of your current lease or rental agreement. The lease or rental agreement must include the location of the rental unit, amount of rent, length of lease, number of occupants, and signatures of the landlord **and** tenant,
- Documents showing your prior Rental Assistance was used for temporary housing, like rent and utility receipts,
- Documents showing current income for all members of your household 18 years and older, and
- Documents showing current housing costs for your pre-disaster home **only** if you are still responsible for those costs. For example, a homeowner may still be paying a mortgage, insurance, or some utilities for their pre-disaster home.

## I already got two Continued Temporary Housing Assistance payments. What do I need to send if I still need more assistance?

If you need to continue to receive Continued Temporary Housing Assistance to assist in your recovery, you must complete the Supplemental Application for Continued Temporary Housing Assistance form along with the following supporting documents:

- Documents, like rent receipts, showing your prior Continued Temporary Housing Assistance payment was used for temporary housing, and
- Documents showing progress toward your Permanent Housing Plan, such as:
  - A written statement explaining how long it will take to finish repairs, along with receipts for any repair or building materials purchased,
  - Contractor estimates, agreements, or other documents showing a timeline for finishing repairs or construction,
  - Permits for home repairs or construction, or
  - A written statement from your landlord/property management confirming repairs will be made with an estimated move-in date or updating on repair progress to the pre-disaster home.

## **I don't agree with FEMA's decision. How can I appeal?**

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## **How can I send documents?**

You can send your application for Continued Temporary Housing Assistance and supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.



# Displacement Assistance

Displacement Assistance helps survivors who can't return to their home following a disaster by giving them up-front money to help with immediate housing needs.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to establish new benefits that provide flexible funding directly to survivors when they need it most. These changes apply to disasters declared on or after March 22, 2024.

Displacement Assistance is a new type of assistance and counts toward the maximum amount of Other Needs Assistance you can receive. The following information explains this new form of assistance.

## What is Displacement Assistance?

Displacement Assistance is money you can use to stay in a hotel or motel, stay with family and friends, or for any other available housing options.



## Who can get Displacement Assistance?

You may get Displacement Assistance if:

- You or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen,
- FEMA can confirm your identity,
- Your home is in a declared disaster area,
- You live in your home most of the year,
- A FEMA inspection determines your home is not safe to live in, or an inspection can't be completed because your home is inaccessible,
- You don't have insurance, or your insurance doesn't have Additional Living Expense or Loss of Use coverage, and
- You apply for FEMA assistance during the registration period.

## How much Displacement Assistance can I get?

The amount of money you get is based on 14 days of hotel costs based on a rate chosen by the state, territory, or Tribal Nation impacted by the disaster. Displacement Assistance is a one-time payment. FEMA may provide up to two weeks of funds for temporary lodging at a hotel, motel, or the home of friends or family, for displaced applicants who apply during the registration period.



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## Can I still get Displacement Assistance when I have insurance?

Yes. If you have insurance, please see if you have Additional Living Expenses or Loss of Use coverage on your policy and contact your insurance company. If your insurance denies your claim or you do not have these types of coverage, you may be able to get Displacement Assistance.

If you have insurance and used all of your Additional Living Expenses or Loss of Use benefits, you won't get Displacement Assistance, but you can get **Rental Assistance** by sending FEMA documents that show you spent those benefits and still need help paying for temporary housing.

**NOTE:** FEMA needs to see your insurance documentation because FEMA cannot pay for costs covered by another source, like insurance.

## What if I have more housing needs?

If you have used your Displacement Assistance and you still have housing needs, you can ask for **Rental Assistance** from FEMA. You can request this by:

- Calling FEMA's Helpline at 1-800-621-3362.
- Requesting it in writing.
- Speaking to a local FEMA representative in your area.

You will not need to provide other documentation to get Rental Assistance.



## I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

# How FEMA and the U.S. Small Business Administration Help Survivors Recover

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In addition to applying for FEMA assistance, people have the option to apply for a low-interest disaster loan from the U.S. Small Business Administration during their recovery process.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to cut red tape and expand eligibility to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how FEMA and the U.S. Small Business Administration work together to help survivors more fully recover after disasters.

## How can FEMA help me after a disaster?

You may apply for disaster assistance from FEMA to help you recover after a declared disaster. FEMA can give you money to help with costs that aren't covered by insurance or other sources like non-profits and other government agencies. Money from FEMA doesn't have to be repaid.

FEMA disaster assistance may include financial help with immediate needs, temporary lodging and home repairs, as well as other disaster-related expenses.

## How can the U.S. Small Business Administration (SBA) help me after a disaster?

You may apply for low-interest disaster loans from SBA to help with expenses after a disaster. Because the SBA provides loans, funds you get from SBA must be repaid over time. You don't need to own a business to apply for SBA assistance.

SBA can provide loans to help with home repair or replacement, personal property, vehicles, mitigation, business losses, and working capital for small business and most private nonprofits.

## Can I apply to both FEMA and SBA?

Yes. You can apply to FEMA, SBA, or both. FEMA doesn't require survivors to apply for an SBA loan before being considered for FEMA assistance.

You can choose to apply for SBA assistance for help with expenses that FEMA assistance can't cover. FEMA and SBA will work together to provide in-person support at Disaster Recovery Centers and to ensure they don't provide money for the same expenses.



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## Do I need to apply for an SBA disaster loan before FEMA will help?

No. You don't need to apply for an SBA disaster loan to be considered for FEMA assistance. You can apply for FEMA assistance at [DisasterAssistance.gov](https://DisasterAssistance.gov) and an SBA loan at [SBA.gov/disaster](https://SBA.gov/disaster) at the same time.

## How much help can FEMA give me?

FEMA is limited by law to how much money we can provide. For disasters declared in Fiscal Year 2024, FEMA can provide up to \$42,500 in Housing Assistance and up to \$42,500 for Other Needs Assistance. Some types of help do not count toward these limits.

## How much help can SBA give me?

Homeowners may borrow up to \$500,000 to repair their home. Renters and homeowners may borrow up to \$100,000 to help with personal property, such as clothing furniture, cars, and appliances. Several other types of loans are available for mitigation efforts and business losses.

## How do I apply?

You can apply for FEMA assistance by:

- Calling FEMA at 1-800-621-3362.
- Applying at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Visiting a Disaster Recovery Center, if available.

For questions about SBA disaster loans, you can call the SBA at 1-800-659-2955, visit online at [www.SBA.gov/disaster](https://www.SBA.gov/disaster), or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).



# Help with Home Repair

FEMA provides help for homeowners who had damage to their homes before the disaster.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to cut red tape and expand eligibility to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how FEMA is providing Home Repair Assistance and Home Replacement Assistance.

## Who can get help with home repair?

You can get help with home repair from FEMA if:

- You or someone in your home is a U.S. citizen, non-citizen national or a qualified non-citizen,
- FEMA can confirm your identity,
- Your home is in a declared disaster area,
- You own your home,
- You live in your home most of the year,
- A FEMA inspection confirms your home was damaged by the disaster and isn't safe to live in, and
- You don't have insurance that covers the damage to your home from the disaster.



## What kind of repairs can FEMA help with?

FEMA can help pay for repairs that are needed to make your home safe to live after it's been damaged by a disaster. FEMA can also help you pay for repairs to parts of your home that weren't working before the disaster and the disaster made them worse. Examples include:

- Damaged roof or foundation.
- Mold.
- Heating, ventilation, and air conditioning (HVAC) system.
- Electrical wiring.
- Wells, septic systems, and sewer backup.
- Private roads when there is only one way to access your home.



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## How much money can I get to repair my home?

It depends. FEMA can give money up to a maximum amount to eligible homeowners to repair or replace your home. For Fiscal Year 2024, the maximum amount is \$42,500. Your eligible award amount is based on the damage observed during the FEMA inspection. Money from FEMA to repair or install grab bars, an exterior ramp, or paved pathway to the home entrance for eligible survivors with a disability doesn't count towards this maximum amount.

## What happens during an inspection?

After you apply for disaster assistance, a FEMA inspector may contact you to schedule a time to meet to see the damage to your home. They may call from an unknown or restricted phone number. If you miss the call, they will leave a voicemail message and make multiple attempts to reach you. If you can't be there during the inspection, you may choose another adult who has access to your home to meet with the inspector for you.

A home inspection shows FEMA all the disaster damage to your home and personal property like furniture, appliances, vehicles, and any essential items for your daily household needs. The inspector will not physically go into areas where it may be unsafe for them to access (like attics or crawlspaces). The inspector should **not** need to view repair receipts or pictures of the damage. But if you begin cleaning up before the inspection, FEMA suggests you take pictures, make a list of your losses, and keep receipts for all of your disaster-caused expenses.

The FEMA inspector does **not** make any decisions about your application for any FEMA assistance. They won't be able to share the results of your inspection or talk about any money you might get. They will never ask you for money.

## I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

# Help for Survivors with Insurance

FEMA may provide assistance to underinsured survivors to help pay for disaster-related costs that insurance doesn't cover.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to cut red tape and expand eligibility to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how insurance affects eligibility for FEMA assistance.

## What should I know about FEMA assistance if I have insurance?

You need to tell FEMA about all the insurance coverage you have (e.g., flood, homeowners, renters, vehicle, mobile home, medical, burial, etc.) when you apply for FEMA assistance. By law, FEMA can't pay for costs that your insurance covers, so it's important to contact your insurance company right away to file a claim.

## What if I still need help after getting money from my insurance?

In some cases, FEMA may help pay for costs your insurance didn't cover, up to FEMA's maximum award amounts. For Fiscal Year 2024, these maximum amounts are \$42,500 for Housing Assistance and \$42,500 for Other Needs Assistance.

So, if you still need help, you can send FEMA a copy of the documents from your insurance company that show the damage or expenses your insurance covers. The types of documents survivors can send include:

- Insurance settlement information.
- Insurance denial letter, including a denial because damage did not exceed the policy deductible.
- Proof of lack of insurance, such as a policy with an exclusion for specific causes of damage, or a lack of coverage for temporary housing.

## How does my insurance affect my FEMA assistance amount?

FEMA may be able to help with costs that your insurance doesn't cover. For each type of assistance, FEMA will look at your insurance payout and compare it to your verified loss or damage.

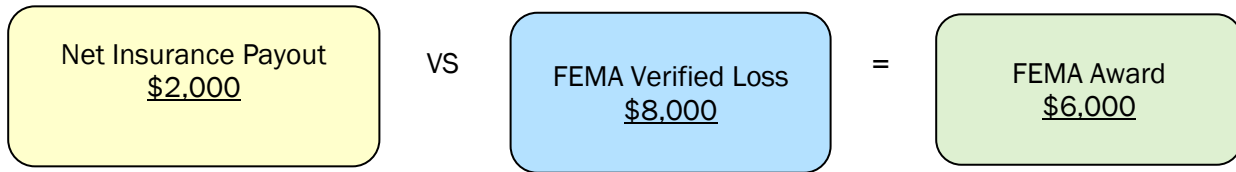
### HOME REPAIR EXAMPLE

If your net payout (the amount your insurance paid for your claim after deductibles) is less than the loss amount recorded during your FEMA inspection, you can get Home Repair Assistance for the difference, up to the maximum award amount between FEMA verified loss and your net insurance payout.



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If you received \$2000 from your insurance company for home repairs and a FEMA inspection determines you need \$8000 of basic repairs to make your home safe to live in, you would be awarded \$6000.



### Will FEMA help pay insurance deductibles?

It depends. FEMA doesn't directly pay deductibles, but your FEMA award may be able to cover some or all of it.

### What about things insurance doesn't cover?

Yes, FEMA may cover things that insurance doesn't cover, like damage to wells and septic systems.

### How can FEMA help when my insurance claim is delayed?

In some cases, FEMA may be able to provide some help while you are waiting for your insurance settlement. If it has been 30 days or more since you filed your insurance claim and you have received no funds, please contact the FEMA Helpline at 1-800-621-3362. FEMA may be able to provide you some initial funds to rent somewhere to stay while you wait for your insurance settlement.

### I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

### How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.



# What If I Apply for FEMA Assistance Past the Deadline?

FEMA provides flexibility for survivors who apply to FEMA after the deadline to apply for FEMA assistance has ended.

## What is changing?

Based on feedback from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to simplify the application process. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how survivors who apply for FEMA assistance after the deadline or who live in areas that are declared after the application deadline has ended can get help from FEMA.

## When can I apply?

After the President declares a disaster that includes Individual Assistance, survivors have 60 days to apply for help from FEMA.

In some cases, FEMA can extend the deadline for survivors to apply for FEMA assistance beyond 60 days, so it is important to pay attention to local news sources for information on the FEMA application period.



## I missed the deadline. Can I still apply?

Yes. If you weren't able to apply for FEMA assistance before the deadline, you still have another 60 days to complete a late application for FEMA assistance online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or by calling the FEMA Helpline at 1-800-621-3362.

FEMA can't accept applications for disaster assistance after the 60-day grace period.

## What happens next?

FEMA will send you a letter in the mail or through your online account asking you to explain why you weren't able to complete your application before the deadline ended. You can call the FEMA Helpline or send a letter to give FEMA this information.

Calling the FEMA Helpline is the quickest way to give FEMA the reason for your late application. Other options include:

- Uploading a letter to your online account at [DisasterAssistance.gov](https://DisasterAssistance.gov).



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## WHAT IF I APPLY FOR FEMA ASSISTANCE PAST THE DEADLINE?

- Mailing it to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing it to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

## What are some of the reasons for applying late?

FEMA understands that life situations don't stop just because a disaster happens. This list isn't meant to include every reason, but some life events that could prevent you from applying for FEMA assistance before the deadline include:

- You or a member of your family had a serious illness or injury.
- A member of your household passed away.
- Getting married or going through a divorce.
- Having a child (including adoption and foster care placement).
- You were travelling (personal or business reasons) and weren't in the area during the full application period.
- You or your household experienced domestic violence or human trafficking.
- Disaster-specific issues, like losing electricity, communication equipment, etc.

You do not need to send any other document to show why you were not able to apply before the deadline.

## My area was added to the disaster after the application deadline ended. Can I still get help?

Yes. If your area is added to a disaster declaration after the deadline to apply for FEMA assistance has passed, you will have 60 days from the date your area was added to apply. If you missed the deadline for your area, you still have another 60 days to complete a late application.

## How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

# Personal Property Assistance

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FEMA can help eligible survivors repair or replace appliances, clothing, furniture, computers, essential tools, and accessibility-related items damaged by a disaster.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to cut red tape and expand eligibility to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024. reach more people and help them build back stronger.

The following information explains what assistance from FEMA is available to repair or replace personal property.

## What is Personal Property Assistance?

Personal Property Assistance is money to help repair or replace items inside your home that you need for daily living.

## Who can get Personal Property Assistance?

You may get Personal Property Assistance if:

- You or someone in your household is a U.S. citizen, non-citizen national, or qualified non-citizen,
- FEMA can confirm your identity,
- You live in your home most of the year, and your home is in a declared disaster area,
- A FEMA inspection or documents you send confirm that your personal property was damaged, and you don't have other items that you can still use for daily living, and
- You don't have insurance, or your insurance doesn't cover the item.



# FEMA

## Which kinds of personal property can FEMA help with?

Personal Property Assistance can help repair or replace the following:

- Household appliances, like a refrigerator, washing machine, etc.
- Bedroom, kitchen, bathroom, and living room furniture.
- Household computer.
- Uniforms, books, computers, tools, and other items your household needs because your work or school requires the items.
- Wheelchairs, communication aids, and other items needed for daily living by a member of the household with a disability. Money you get for these items doesn't count towards the maximum amount of Other Needs Assistance you can receive.



## How can I get help with items I need for school or work?

FEMA will send a letter explaining which documents you need to send if a member of your household needs help to repair or replace uniforms, books, computers, tools, and other items required by your work or school. If you have questions or need help, you can call the FEMA Helpline at 1-800-621-3362.

## What if I'm self-employed?

FEMA can help with uniforms, books, computers, tools, and other items you need for self-employment. FEMA will send a letter explaining which documents you need to send, including tax documents that show you are self-employed. If you have questions, you can call the FEMA Helpline at 1-800-621-3362.

## I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

# Serious Needs Assistance

Serious Needs Assistance helps survivors pay for expenses related to a disaster, such as food, water, baby formula and other emergency supplies.

## What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to establish new benefits to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024.

Serious Needs Assistance is a new type of assistance and counts toward the maximum amount of Other Needs Assistance you can receive. The following information explains this new form of assistance.

## What is Serious Needs Assistance?

Serious Needs Assistance is money to pay for emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items, or fuel for transportation. It is available in all disasters declared for Individual Assistance.

## Who can get Serious Needs Assistance?

You may get Serious Needs Assistance if:

- You or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen,
- FEMA can confirm your identity,
- Your home is in a declared disaster area,
- You live in your home most of the year,
- The disaster damaged your home. FEMA confirms this based on an inspection or documents you send,
- You apply for FEMA assistance while Serious Needs Assistance is available, and
- You tell FEMA you are displaced, need shelter, or have other emergency costs due to the disaster on your application.



## How much Serious Needs Assistance can I get?

FEMA gives Serious Needs Assistance as a one-time payment of \$750 per household. The award amount is adjusted annually.



# FEMA

## When can I get Serious Needs Assistance?

Serious Needs Assistance is available for survivors who apply during the first 30 days after a disaster is declared. FEMA can extend this time to 60 days in response to a written request from the impacted state, territory, or Tribal Nation.

## I need help before my inspection, can I get Serious Needs Assistance faster?

Yes. FEMA may give survivors in the hardest hit areas Serious Needs Assistance before their inspection. If you don't get a faster payment because FEMA isn't able to confirm your information, you may still be able to receive Serious Needs Assistance after your inspection.

## I didn't get Serious Needs Assistance after my inspection. Can I still get help?

Yes. If you applied while Serious Needs Assistance is available, but didn't get help after your inspection, FEMA will send a letter that explains what information you may need to show to get help.

You may need to send more information about:

- Your identity or where you live, or
- The repairs or clean up needed because of disaster damage to your home.

## I have insurance and haven't had a FEMA inspection. Can I still get help?

Yes. You can still get Serious Needs Assistance by sending FEMA your insurance information or by showing FEMA the repairs or clean up you did or need to do because of disaster damage to your home.

You may need to send more information about:

- Any receipts or estimates from contractors or service providers to repair disaster damage, or
- Documents from your landlord about disaster damages to your home.

## I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## How can I send documents?

You can send supporting documents to FEMA by:

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